

Information to identify the case:

Debtor 1:	Ryan Michael Francis	Social Security number or ITIN: xxx-xx-7401
	First Name Middle Name Last Name	EIN: _____
Debtor 2:	Jennifer Marie Francis	Social Security number or ITIN: xxx-xx-4116
(Spouse, if filing)	First Name Middle Name Last Name	EIN: _____
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter: 13 10/31/23
Case number:	23-22322-GLT	

Official Form 309I

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Ryan Michael Francis	Jennifer Marie Francis
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	399 Sheffield Drive Greensburg, PA 15601	399 Sheffield Drive Greensburg, PA 15601
<b>4. Debtor's attorney</b> Name and address	Richard W. Schimizzi Schimizzi Law LLC 35 West Pittsburgh Street Greensburg, PA 15601	Contact phone 724-838-9722 Email: <a href="mailto:rws@schimizzilaw.com">rws@schimizzilaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: <a href="mailto:cmeef@chapter13trusteeewdpacom">cmeef@chapter13trusteeewdpacom</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. - Fri. Pittsburgh Office: 9:00a.m. - 4:30p.m. Erie Office: 9:00a.m. - 4:30p.m. Contact phone 412-644-2700 Date: 11/30/23

**For more information, see page 2**

<b>7. Meeting of creditors</b>		<b>Location:</b> remotely by the Trustee via Zoom, how to participate:goto <a href="http://www.ch13pitt.com">www.ch13pitt.com</a> , <a href="mailto:meetings@chapter13trusteewdpa.com">meetings@chapter13trusteewdpa.com</a>
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.
<b>8. Deadlines</b>		
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul>	<b>Filing deadline:</b> 3/8/24
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline:</b> 1/9/24
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> 4/28/24
<hr/> <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at <a href="http://www.pawb.uscourts.gov/filing-proof-claim">http://www.pawb.uscourts.gov/filing-proof-claim</a> using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at <a href="http://www.pawb.uscourts.gov/filing-proof-claim">http://www.pawb.uscourts.gov/filing-proof-claim</a> . If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan, objections and hearing</b>	The debtor has filed a plan, which is attached. An initial hearing on confirmation will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors on: <b>1/8/24 at 11:00 AM</b> , Location: <b>remotely by the Trustee via Zoom, how to participate:goto <a href="http://www.ch13pitt.com">www.ch13pitt.com</a>, <a href="mailto:meetings@chapter13trusteewdpa.com">meetings@chapter13trusteewdpa.com</a></b>	
	Creditors have the duty to promptly review all plans and present any objections in a timely manner. <b>Objections to the initial Chapter 13 plan shall be filed with the bankruptcy clerk's office and served on the debtor, counsel for the debtor (if any), and the Chapter 13 Trustee by no later than 7 days before meeting of creditors.</b> Parties objecting to the Plan must attend the meeting of creditors duly scheduled pursuant to Section 7 above. To the extent a written objection is not resolved at the meeting of creditors/conciliated initial confirmation hearing or prior to or at the date set for continued conciliation conferences the plan will be set for a contested plan hearing. If no objections are timely filed, or filed objections are not prosecuted at the initial confirmation hearing or continued conciliation conferences, the Trustee may assume and the court may determine that the objection has been withdrawn, and the plan has been proposed in good faith and not by any means forbidden by law without receiving evidence on such issues.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

In re:  
Ryan Michael Francis  
Jennifer Marie Francis  
Debtors

Case No. 23-22322-GLT  
Chapter 13

District/off: 0315-2  
Date Rcvd: Nov 30, 2023

User: auto  
Form ID: 309iPGH

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Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 02, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Ryan Michael Francis, Jennifer Marie Francis, 399 Sheffield Drive, Greensburg, PA 15601-1745
aty	+ Denise Carlon, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Jeffrey Hunt, GRB Law, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15661789	Apotheker Scian P.C., PO Box 5496, Mount Laurel, NJ 08054-5496
15661790	+ Capital One, PO Box 71087, Salt Lake City, UT 84171
15653011	Capital One Auto Finance, PO Box 6051, City of Industry, CA 91716-0511
15661792	+ Car Care NAPA Easy, PO Box 965036, Orlando, FL 32896-5036
15661797	+ GGSA, 210 W. Otterman Street, Greensburg, PA 15601-2225
15661800	+ Larry Burns, Esquire, PO Box 617, Latrobe, PA 15650-0617
15661808	PA Turnpike Commission, Atten: Toll Enforcement, 300 Esat Park Drive, Harrisburg, PA 17111

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: rws@schimizzilaw.com	Dec 01 2023 00:16:00	Richard W. Schimizzi, Schimizzi Law LLC, 35 West Pittsburgh Street, Greensburg, PA 15601
tr	+ Email/Text: bnc@chapter13trusteewdpa.com	Dec 01 2023 00:16:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Dec 01 2023 05:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 01 2023 00:16:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 01 2023 05:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 01 2023 00:16:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.pi.ecf@usdoj.gov	Dec 01 2023 00:17:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: AISACG.COM	Dec 01 2023 05:08:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnpeoples@grblaw.com	Dec 01 2023 00:16:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED

District/off: 0315-2

User: auto

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STATES 15219-1753			
15661788	+ EDI: WFNNB.COM	Dec 01 2023 05:08:00	ADS/Comenity/LNBRYANT, PO Box 182789, Columbus, OH 43218-2789
15661795	Email/Text: BKY@conserve-arm.com	Dec 01 2023 00:16:00	Conserve, 200 CrossKeys Office Park, Fairport, NY 14450
15655679	EDI: CAPITALONE.COM	Dec 01 2023 05:08:00	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15661793	+ Email/Text: bankruptcy@cavps.com	Dec 01 2023 00:17:00	Cavalry SPV I, LLC, 1 American Lane, Suite 220, Greenwich, CT 06831-2563
15653578	+ Email/Text: bankruptcy@cavps.com	Dec 01 2023 00:17:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
15661794	+ EDI: COMCASTCBLCENT	Dec 01 2023 05:08:00	Comcast, PO Box 70219, Philadelphia, PA 19176-0219
15660641	Email/Text: operationsclerk@easypayfinance.com	Dec 01 2023 00:16:00	Duvera dba Easypay Finance, PO Box 2549, Carlsbad, CA 92018
15661798	+ EDI: LCIICSYSTEM	Dec 01 2023 05:08:00	IC Systems Inc, PO Box 64378, Saint Paul, MN 55164-0378
15661796	EDI: IRS.COM	Dec 01 2023 05:08:00	Department of the Treasury, Internal Revenue Department, Kansas City, MO 64999-0010
15661799	+ Email/Text: PBNCNotifications@perituservices.com	Dec 01 2023 00:16:00	Kohls/Capone, PO Box 3115, Milwaukee, WI 53201-3115
15661801	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 01 2023 00:18:39	LVNV Funding, PO Box 1269, Greenville, SC 29602-1269
15661802	+ Email/Text: mawccollection@mawc.org	Dec 01 2023 00:17:00	MAWC, 124 Park and Pool Road, New Stanton, PA 15672-2404
15661804	Email/Text: EBN@Mohela.com	Dec 01 2023 00:16:00	MOHELA, PO Box 1022, Chesterfield, MO 63006-1022
15661803	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 01 2023 00:17:00	Midland Credit Management, 320 E. Big Beaver Rd, Suite 300, Troy, MI 48083-1271
15653012	Email/Text: nsm_bk_notices@mrcopper.com	Dec 01 2023 00:16:00	Mr. Cooper, PO Box 60516, City of Industry, CA 91716-0516
15661806	+ Email/Text: electronicbkdocs@nelnet.net	Dec 01 2023 00:17:00	NelNet, PO Box 82561, Lincoln, NE 68501-2561
15661807	+ Email/Text: bnc@nordstrom.com	Dec 01 2023 00:16:15	Nordstrom/TD Bank, 13531 E. Caley Av Service, Englewood, CO 80111-6505
15661810	EDI: PRA.COM	Dec 01 2023 05:08:00	Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541
15661809	^ MEBN	Dec 01 2023 00:08:55	Peoples, PO Box 644760, Pittsburgh, PA 15264-4760
15659892	+ Email/Text: ebnpeoples@grblaw.com	Dec 01 2023 00:16:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15661811	+ EDI: AMINFOFP.COM	Dec 01 2023 05:08:00	Premier Bkrd/First Premier, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4824
15661812	+ Email/Text: ecfbankruptcy@proleasing.com	Dec 01 2023 00:17:00	Progressive Leasing, 256 W. Data Drive, Draper, UT 84020-2315
15661813	+ EDI: SYNC	Dec 01 2023 05:08:00	SYNCB/JCPenney, PO Box 965007, Orlando, FL 32896-5007
15661814	^ MEBN	Dec 01 2023 00:08:19	UPMC, PO Box 371472, Pittsburgh, PA 15250-7472
15661815	Email/Text: bankruptcy@firstenergycorp.com	Dec 01 2023 00:17:00	West Penn Power, PO Box 3687, Akron, OH

District/off: 0315-2

User: auto

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15661816

+ EDI: COMCASTCBLCENT

44309-3687

Dec 01 2023 05:08:00

Xfinity Mobile, 1701 John F. Kennedy Blvd,  
Philadelphia, PA 19103-2838

TOTAL: 35

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
15661791	*	Capital One Auto Finance, PO Box 6051, City of Industry, CA 91716-0511
15661805	*	Mr. Cooper, PO Box 60516, City of Industry, CA 91716-0516

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 02, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 30, 2023 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER dcarlon@kmillawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Richard W. Schimizzi	on behalf of Joint Debtor Jennifer Marie Francis rws@schimizzilaw.com mrs@schimizzilaw.com;G16143@notify.cincompass.com;lms@schimizzilaw.com
Richard W. Schimizzi	on behalf of Debtor Ryan Michael Francis rws@schimizzilaw.com mrs@schimizzilaw.com;G16143@notify.cincompass.com;lms@schimizzilaw.com
Ronda J. Winnecour	cmevf@chapter13trusteewdpa.com

TOTAL: 6